

DUI – One is too many



U.S. ARMY PHOTO BY SGT. SARA WOOD

Stamp reissued

Officials from the Department of Veterans Affairs and the U.S. Postal Service unveil the new version of the Purple Heart definitive stamp at Arlington National Cemetery on May 26.

Community Events

Cowboy boots are in order

Pioneer Days continues through Saturday in Clovis. The 36th Annual Professional Rodeo Cowboys Association rodeo is at 8 p.m. tonight and Saturday. The cost is \$12.

The 36th Annual Pioneer Parade is at 10 a.m. Saturday on Main Street in Clovis.

Bataan Memorial dedication

A dedication ceremony for the Bataan Memorial is at 11 a.m. June 6 at the POW/MIA Park behind the base chapel. The ceremony is open to the base public.

Wall of Heroes banquet

A banquet honoring all past Wall of Heroes inductees is at 6 p.m. June 6 at The Landing. Reservations must be made by Monday through squadron points of contact to attend.

Change of command

Maj. Ryan Rowe will take command of the 27th Component Maintenance Squadron from Maj. Mathew Powell at 8 a.m. June 9 in Hangar 208.

Understanding credit

Gain a better understanding of credit scores from 1 to 2 p.m. Thurs-

More Community Events on page 10

MACH-METER

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June 2, 2006



PHOTO BY STAFF SGT. APRIL WICKES

Air Expo 2006

An estimated 15,000 gathered at Cannon May 27 for the 2006 Air Power Expo. The Air Force Thunderbirds highlighted the show that included aerial demonstrations and static displays. For more photos on the show, see pages 12 and 13.

The battle for your buck

Easy money often lures Airmen down road to financial nightmares

(Editor's note: This is the first of a three-part series about Airmen and their money)

By Janet Taylor-Birkey
27th Fighter Wing Public Affairs

Signing on the dotted line can take on a new significance when "Sign here" is at the end of a payday cash loan application.

Charles Brown, a former Airman, who recently separated from the Air Force, likened doing business with payday loan stores to driving down a street in Las Vegas with neon lights flashing "free cash."

"That's the way it looks," he said. However reality is different. "You go in there, get all the paperwork done, cut your finger and swipe blood across it, because you've just sold your soul."

Mr. Brown's perspective comes from per-



PHOTO ILLUSTRATION BY JANET TAYLOR-BIRKEY

The lure of easy money is a temptation for some Airmen who then find themselves spiraling further into debt.

■ See BATTLE FOR YOUR BUCK, Page 11



NEWS

Airmen join rescue effort

By Staff Sgt. Karen Tomasik
374th Airlift Wing Public Affairs

Three Airmen from the 374th Medical Group at Yokota Air Base are deployed to the U.S. Navy hospital ship, USNS Mercy, as it travels through Southeast Asia on a humanitarian mission.

The mission, following a devastating 6.3 earthquake in Indonesia, May 27, is an opportunity for a U.S. team consisting of medical professionals from the Air Force, Army and Navy to work with members of the U.S. Public Health Service and nongovernmental organizations.

The Airmen joined the Mercy crew in the Philippines and will get the opportunity for hands-on training in the field, including diagnosing and surveying diseases in the area; analyzing industrial hygiene; conducting seminars in field sanitation, food safety and general health for the host-nation military and community health workers; and reviewing and recommending vector control programs with an emphasis on malaria and dengue control.

"We will work with the medical team for about three months," said Capt. Shane Sims, Public Health deputy flight commander. "This is a really unique opportunity for us in the public health field because we don't often get to deploy on humanitarian missions like this."

As they travel throughout the Philippines, Indonesia, Bangladesh and East Timor, one area of the team's



PHOTO BY PETTY OFFICER 2ND CLASS TROY LATHAM

The U.S. Navy hospital ship USNS Mercy anchors off the coast of Manila, the Philippines. Three Airmen from the 374th Medical Group at Yokota Air Base, Japan, are on the ship as it prepares to deliver aid and humanitarian assistance to Southeast Asia, following a devastating earthquake in Indonesia May 27.

focus will be on health education.

"We'll be looking at the processes in place and offering recommendations for improvement in areas that will benefit the health of the local population," Captain Sims said.

Senior Airman Natasha Dansby, a physical health journeyman, spoke with her mother about her deployment and said she was happy to know she was deploying on a humanitarian mission.

"My mom is happy that I have the chance to help people in other countries directly," Airman Dansby said. "I'm excited to work with the other branches of service, see more of the world and experience a totally different

environment. I also know this is a unique opportunity that doesn't happen often for my career field, especially for new Airmen."

Public health isn't the only career field represented by the Airmen. The junior member of the Yokota team will bring organization skills to the mission as a health service management technician. For Airman 1st Class Blanca Gama, a tour with the Sailors brings a certain amount of the unexpected.

"I don't know what to expect," Airman Gama said. "I know it will be different than what I've gotten used to for the past two years here, but I look forward to experiencing new things and seeing new places."

Remembering the sacrifice

An engraved memorial honoring the sacrifice of those who served in the Bataan Death March in 1942 is placed at the Cannon Bataan Death March Memorial May 26 behind the Cannon chapel. There will be a formal dedication, led by Col. Scott West, 27th Fighter Wing commander, at 11 a.m. June 6.



PHOTO BY JANET TAYLOR-BIRKEY



NEWS

Scalpels and pencils: Artists help illustrate the cure

By Jim Verchio
Air Force Communications Agency
Public Affairs

For many communicators, success is measured by how accurate they are in providing information to help get bombs on target or assist with enemy kills. Yet, there is one group of communication specialists who measure success by lives

saved through their ability to illustrate medical procedures.

For those whose area of operations is the surgical suite, the Medical Multimedia Center at Wilford Hall at Lackland Air Force Base, Texas, is ready to provide the medical warfighter with products aimed at improving patient care, furthering medical research and visually

documenting everything from minor surgeries to forensic pathology.

"Illustrators at Wilford Hall are initiated into the inner chamber of Air Force medical research," said Master Sgt. Cody Vance, an illustrator in the center. "The graduate medical education residents who rotate through the hospital are always discovering new medical procedures that save lives and improve the quality of life for our military families."

The multimedia center primarily provides the graduate medical education program with professional multimedia products and services in support of its operations. Operating under the direction of the 59th Training Squadron, 59th Medical Support Group, the center provides medical illustrations and photography, video teleconferencing, and video documentation and services in support of medical training.

Sergeant Vance said research comes from in-house trials or lessons learned down-range. With the research in hand, the artist works closely with residents to produce visual representations of their

findings. The doctors then are able to take their findings on the road to medical conferences and support their research with real-to-life artwork. In some instances, artwork also is used to explain procedures and put a patient at ease.

"It's marvelous at how accurately we are able to visually tell the story of these intricate procedures," said Lt. Col. (Dr.) Jay Bishoff, the lead urologist at Wilford Hall. "The mock ups we produce show my patients exactly what I'll be doing. These illustrations are priceless."

At the wing level, military photographers usually are tasked to shoot the obligatory retirement and promotion ceremonies. However at the 59th MSG, they document medical research such as cranial facial documentation and live surgical procedures, and provide autopsy documentation. An integral part of the Armed Forces Institute of Pathology, the group's specially trained and certified photographers are prepared to deploy "same day anywhere" in the U.S. with a team of forensic pathologists to document potential cause of death of servicemem-

bers.

"Visual documentation of fatalities preserves evidence which may be critical to investigations," said Col. Joanne Henkenius-Kirschbaum, 59th TS commander. "This documentation assists the Air Force to capture lessons learned, and possibly avoid future mishaps and loss of life. Considering the multimedia career field is not a medical specialty, our photographers and illustrators do a remarkable job with the special missions entrusted to them."

In the medical arena, the metaphorical bombs on target are lives saved, and providers at Wilford Hall can rest assured their multimedia team is poised and ready to support that mission at a moment's notice.

Sergeant Vance said there's real job satisfaction in being able to bring the visual to life.

"Whether it's illustrating a ground-breaking procedure or helping forensic professionals document the cause of death, it's nice to go home at the end of the day knowing you're directly impacting someone's quality of life," he said.



ILLUSTRATION BY MASTER SGT. CODY VANCE

Reserve offers released lieutenants chance to serve

Some officers can receive automatic commissions

By Master Sgt.
Gary Johnson
Air Force Reserve Command Recruiting
Service Public Affairs

Air Force lieutenants involuntarily separated as a result of force reductions have until Aug. 1 to join the Air Force Reserve to continue their military careers without a break in service.

On May 10, the Air Force released

the names of 884 lieutenants who are to be involuntarily separated because of force reductions. The Air Force removed 192 names from the list May 25 after a records review. Those officers will have their records reconsidered during a special review board June 26.

Officers not selected for retention can submit Palace Chase applications to join the Air Force Reserve and apply for positions identified in the Reserve Management Vacancy System. Many Reserve vacancies are in the pilot, navigator, special operations, command and control, combat control, space and missile, intelligence and health profession career fields, according to Reserve recruiting officials. Officers can apply

for retraining into some of those career fields if they qualify.

"We will do our best to place these officers using the resources available to us," said Col. Francis Mungavin, commander of Air Force Reserve Command Recruiting Service.

Over the next few months, Air Force Reserve in-service recruiters will contact the affected lieutenants to provide opportunities to continue serving as traditional reservists.

According to Senior Master Sgt. Vincent Meyer, senior recruiter in Denver, all officers with fewer than eight years of total military service are required to sign an Inactive Ready Reserve agreement. The agreement automatically gives them a Reserve

commission.

Also, all released officers who qualify for separation pay are required to sign and accept a Reserve commission.

"It is imperative that our in-service recruiters continue to brief all of these officers and reiterate their options so they can make a well-informed decision," Sergeant Meyer said.

"We have begun contacting those officers who were on the non-retention list released on May 10. The Air Force Reserve is one option that will allow them to continue to serve as part of the Total Force," said Senior Master Sgt. Leslie Russell, senior recruiter in Europe.



COMMENTARY

It's always time to 'knock it off' for safety

By Master Sgt. Ken Oswald
27th Fighter Wing Flight Safety

F-16 pilots have a safety management tool called "knock it off." Air Force Instruction 11-214 outlines conditions under which anyone in the flight can call a "knock it off." When that happens everyone stops what they're doing, makes sure they're pointed away from the ground and each other, and they address the concern before the mission continues. The key to a knock it off is that it is called BEFORE a dangerous situation develops, not after the fact.

Airmen always say, "Everyone owns a knock it off." It's a non-retribution way for even the youngest flight member to express concern about what is happening.

Industry has embraced a similar concept, but they call it "time out," just like what is administered

to a misbehaving child.

The idea of a knock it off is the same; anyone can stop what is going on when they perceive a safety issue. NASA contractors plowed the way into the "time out" culture following the Challenger and Columbia Space Shuttle disasters. In these cases, lower-level workers had identified safety issues that ended up causing the spectacular tragedies. The trouble was that information never reached supervisors with the power to correct the problem in time to stop the launch.

Very often people have perceived time pressures, career goals and other distractions keeping them from using sound decision-making processes. These mid-level management "filters" often mask serious safety issues, keeping problems from reaching people with the power to correct them.

There is a mathematical model called Heinrich's Ratio. This model proves that for every 330 errors

committed in industry, 300 have no consequences at all, 29 have minor consequences and one out of the 330 will end in a major incident or mishap. This means that when the "dice are rolled" in risk management and someone does something stupid, but nothing bad happens, the bad behavior is reinforced because there usually are no consequences. The fact is that they've simply "gotten lucky" and beaten the ratio – this time. Without a consistent cause and effect, Airmen tend to mentally minimize or ignore poor decisions and conduct. This is called complacency.

Cannon's goal is to adopt a healthy knock it off culture. That means not accepting errors, even when they don't have negative consequences and ensuring an efficient and safe work environment for all members of the 27th Fighter Wing.

(Lt. Col. Doug Slocum 162 FW Safety Chief, also contributed to this article.)

Do your part to stop terrorism

Courtesy of Air Force Office of Special Investigations, Detachment 224

The first step in the war on terrorism is knowing what to look for. Always keep an eagle-eye out for these suspicious behaviors:

Surveillance

Someone recording or monitoring activities, including the use of cameras, note taking, drawing diagrams, writing on maps, or using binoculars or any other vision-enhancing device.

Elicitation

Any person or organization attempting to gain information by mail, fax, telephone or in person about military operations or people.

Tests of security

Any attempts to measure reaction times to security breaches or to penetrate physical security barriers or procedures.

Acquiring supplies

Purchasing or stealing explosives, weapons, ammunition, uniforms, decals, flight manuals, passes or badges, the equipment used to manufac-

ture them, or any other controlled items.

Suspicious persons out of place

People who do not seem to belong in the workplace, neighborhood, business establishment or anywhere else. This also includes suspicious border crossings, stowaways aboard ships or people jumping ship in port.

Dry run

Putting people into position and moving them about without actually committing a terrorist act, such as kidnapping or bombing. An element of this activity could also include mapping out routes and determining the timing of traffic lights and flow.

Deploying assets

People and supplies getting into position to commit an act. This is the last opportunity to alert authorities before the terrorism occurs.

Remember, any suspicious activity, whether it is downtown or on base, needs to be reported to the Eagle Eyes hotline/security forces duty desk at 784-4111 or the Cannon Office of Special Investigations at 784-2511.

For more information online about Eagle Eyes, visit <http://public.afosi.amc.af.mil>



U.S. AIR FORCE
EagleEyes
WATCH.REPORT.PROTECT.

MACH METER

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27fwmachmeter@cannon.af.mil.

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Every article and photograph will be edited for accuracy, clarity and brevity, conformance with the Associated Press Stylebook and Libel Manual and with Air Force Instruction 35-101. Coverage of upcoming events should be arranged in advance by calling the Public Affairs office at 784-4131.

If you have a suggestion you would like to make, or a kudo you'd like to give, call the **ACTION LINE at 784-2722** — If you have a problem you need resolved, call the responsible agency first so they can provide better service to everyone promptly.

Deadline for submitting articles is noon Friday the week prior to publication. Deadline for free classified advertisements is noon, the Tuesday prior to publication.

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NEWS

DoD defining roles for disaster response

By Samantha Quigley
American Forces Press Service

With hurricane season here, the Defense Department has tremendous assets to offer a civilian-led response to a major disaster, said a top DoD official involved in the process.

"Those assets are ready for deployment, and ... we are better prepared than at any point in our nation's history to move that assistance as rapidly as is humanly possible," said Paul McHale, assistant defense secretary for homeland defense, May 24, in Washington, D.C.

DoD defense coordinating officers will be assigned full-time to each of the Federal Emergency Management Agency's (FEMA) 10 regional offices to ensure coordinated planning and operational integration among DoD, the Department of Homeland Security and FEMA. In addition, DoD can offer aviation assets capable of providing near-real-time damage assessments, Mr. McHale said.

Coordination and communications also were issues in the aftermath of 2005's disastrous hurricane season, said Navy Adm. Timothy J. Keating, commander of U.S. Northern Command. In addressing the former concern, significant discussions have led to an understanding between the National Guard and Northern

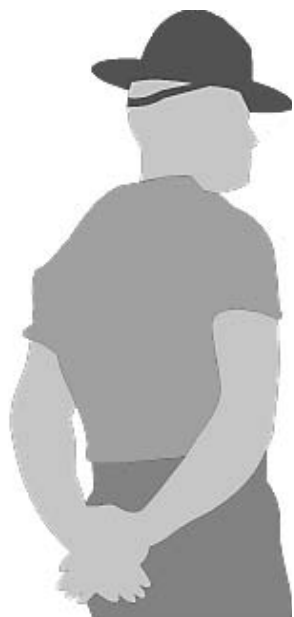
Command about how each will respond to a disaster, he said.

Each of three Northern Command communications units will allow dozens of cell phones to operate from a mobile tower. The command also will distribute hundreds of satellite phones this summer. FEMA also has a new understanding of the nation's communication architecture, said George Foresman, undersecretary of FEMA for preparedness.

"Our National Communications System ... [specialists have] gone out and mapped the communications architecture," Mr. Foresman said. "What that means to us is, in advance of a storm, we will know better what communications assets we need to be able to put on the ground to support state and local systems that may be impacted by the storm."

"This year we're more ready than we have been in the past," said Army Lt. Gen. H. Steven Blum, chief of the National Guard Bureau. He said that 376,000 citizen Soldiers and Airmen are "ready and prepared to respond to whatever comes our way during the hurricane season."

"There will be no command-and-control issues this year," he said. "Our job is to save lives, not waste time arguing about who's in charge. The governors will be in charge of their National Guards."



Sgt. Afi's 36-2903 Tip of the Week

Airmen obtaining tattoos that bring discredit upon the Air Force will be required to remove them at their own expense. Airmen who fail to remove or alter unauthorized tattoos in a timely manner may be subject to disciplinary action or involuntary separation.



FEATURE

Vehicle searches provide first line of defense

By Master Sgt. Stanley Coleman
380th Air Expeditionary Wing
Public Affairs

During the early morning hours in Southwest Asia, the vehicle search team of the 380th Expeditionary Security

Forces Squadron doesn't get out of bed.

They're already at work. They're up and about in the vehicle search area, or VSA, ensuring vehicle-borne improvised explosive devices and other prohibited items don't make it onto their air

base.

That layer of protection is not present only in the mornings. It is continued 24/7 in support of the war on terrorism.

"We're the first line of defense," said Senior Airman Don San Juan. "We ensure the vehicles of contractors, transport companies and Airmen returning to the base don't place others in jeopardy with the transport of explosive devices.

"We are exposed to that threat, but we are the ones who ensure that our fellow Airmen are not placed in harm's way from an explosion," he said.

"The VSA staff is smaller in size than the other security forces sections," said Master Sgt. Daniel Waskiewicz, VSA supervisor. "This allows a very close-knit working environment which fosters teamwork, cohesiveness and camaraderie."

From the morning rush of vehicles transporting third country nationals, contractors and civilian workers, to the trickling in of Airmen returning to the base, VSA teams are vigilant and thorough in the performance of their duties.

The searching of vehicles includes inspection of compartments within the passenger area and from the



Senior Airman Don San Juan inspects a vehicle at a deployed location in Southwest Asia May 20. All vehicles must be cleared before being granted access to the base. Airman San Juan is assigned to the 380th Expeditionary Security Forces Squadron.

search pit underneath the vehicles. Mirrors are also used to detect any hidden areas.

Vehicle inspection duties are carried out with the help of military working dogs, trained to sniff out explosives.

"Dak and I are partners when it comes to the job of detecting explosives," said Staff Sgt. Kristen Romani, a military working dog handler. "It's like working with your best friend."

Dak and Sergeant Romani have been partners for three years.

"All Airmen should maintain their situational awareness when they are traveling off-base," said Staff Sgt. Michael Elser, VSA team leader. "Passengers along with the driver must be aware of their surroundings, even when they are present in what seems to be a non-hostile area."

According to the 380th ESFS security professionals, people who travel off-base are not able to vouch for their vehicle's security unless they are with their vehicles at all times.

"Our team consists of various experience levels and

training, when it comes to the business of ensuring the non transport of explosives and prohibited items on base," said Sergeant Elser. "Our security forces training in VSA procedures has been conducted by Army Rangers as well as Air Force security forces personnel."

The working conditions range from warm nights to very hot and humid days. "Thank God for fans" is the resounding opinion of the team members working in the heat. Weather conditions call for the constant intake of water.

"We understand the individuals we process may have a meeting or be anxious to get on base at times," said Airman 1st Class Justin Hopkins. "Security is paramount and we can't just let someone go because they are in a hurry. We can't afford to be in violation of our security forces general orders."

The VSA is necessary to ensure the safety of the base populace, said Staff Sgt. Terry Gilbert, another dog handler.

"Even though our environment may appear to be friendly, there is still a war going on."



Staff Sgt. Kristen Romani and her military working dog, Dak, inspects a vehicle at a deployed location in Southwest Asia on May 20. All vehicles must be cleared before being granted access to the base. Sergeant Romani is assigned to the 380th Expeditionary Security Forces Squadron.



FEATURE

Security forces mission constantly evolving

By Army Specialist Michael Noggle
3rd U.S. Army Public Affairs

Through the eyes of Staff Sgt. David Brown, the mission of the security forces has changed since the beginning of the war in Iraq. After all, this is his eighth deployment since Operation Iraqi Freedom started.

As a sign of things to come, Airmen from the 386th Expeditionary Security Forces Squadron were kicking down doors while going through military operations in urban terrain, or MOUT, training May 19.

"We're trying to be more than gate guards," said Airman 1st Class Kendal Hudson, who is deployed from Royal Air Force Mildenhall, England. "We're going out and clearing buildings, helping the Army with the convoy, and patrolling cities."

The security forces unit, based at an installation in Southwest Asia, conducts secu-

rity patrols on the runways and handles base law enforcement. However, these troops find time to train on other aspects of their profession.

"It's unique training that troops don't get at their home station," said Master Sgt. John Ward, training non commissioned officer in charge, who is a member of the Idaho Air National Guard.

"We have guys coming from guarding missiles, doing camp security or patrolling," said Tech. Sgt. Kris Green, a squad leader deployed from McGuire Air Force Base, N.J.

"This training allows guys

to get on the same page and get everyone on the same tactics," Sergeant Green said. "We don't train with the same guy we go to war with and that's what we're doing now."

However, this is nothing new to Sergeant Brown. Serving his eighth deployment of four months or longer, he has seen the transition in the Air Force security forces mission.

"When people think of Air Force, they don't think of guys on the ground, kicking down doors, searching buildings, doing Army-type work," said Sergeant Brown, who is deployed from Charleston S.C. "When people see us doing it, it's an eye opener."

"We've adapted," Sergeant Brown said. "On my first few deployments we would see [troops from] other services but never work with them. Lately, we have been working side-by-side with Army, Navy and Marine expeditionary units."

The MOUT training consists of a four-person team running into buildings with simulated rounds and detaining insurgents.

As the teams moved swiftly through rooms with hostages, each member kept his head down and back covered.

"This training keeps them putting their heads up," Sergeant Brown said. "It hurts when you get hit from a simulation round, so you keep your head down and you won't get hit."

"The training seems pretty realistic," said Airman 1st Class Justin Scott, 386th ESFS, who is deployed from RAF Mildenhall. "I've never cleared a building before."

Finding time in between their daily 14-hour shifts, the next step will be training on the Humvee egress assistance trainer, Sergeant Ward said.

The training not only benefits the unit, it's a sign of things to come for the Air Force security forces in their role in the war on terrorism, Airman Scott said.

"It's sending a message of support," he said. "We're here to support the Army and the Marines, to take the pressure off their shoulders and try to get them sent home to see their families."



Senior Airmen Paris Carman (left) and Ravin Coulon move up the stairs of a simulated Iraqi home during military operations in urban terrain training on May 19 in Southwest Asia.



U. S. ARMY PHOTOS

From the left, Senior Airman Christopher Blair, Airman 1st Class Kendal Hudson and Senior Airmen Ravin Coulon and Paris Carman prepare to move into a building during military operations in urban terrain training on May 19, in Southwest Asia.



COMMUNITY EVENTS

■ Continued from Page 1

day. Learn how to earn a high credit score and how to build a better credit score.

Airman's Attic

The Airman's Attic, located in the same building as the Central Community Center, is open 10:30 a.m. to 1:30 p.m. Tuesdays. Staff sergeants and below and their families are eligible to shop in the store. All items are free.

Transition Assistance

Pre-separation counseling is mandatory for all personnel separating or retiring and is required prior to signing up for the Transition Assistance Program Seminar (TAPS), from 8 a.m. to 4:30 p.m. June 13, 14 and 15. Spouses are welcome to attend, and can call the FSC at 784-4228 to register.

Just arrived, ready to PCS?

Right Start for all newcomers is 7:30 to 11:30 a.m. June 21 at the Landing. The loan locker has various household items and toys available for check out while waiting for household goods to arrive or prior to departing Cannon. Loan locker hours are 10 a.m. to 2 p.m. Monday through Friday.

Families PCSing in/out may be entitled to 20 hours of free childcare. Smooth Move Stateside is from 8:30 to 11 a.m. June 20.

Personal, Family Readiness briefings mandatory

Pre-remote briefings are 1 to 2 p.m. Wednesday and June 21. This briefing is mandatory for anyone going on a remote tour. Pre-deployment briefings are 3 to 4 p.m. Mondays.

Information on preparation for a deployment and programs for family members are discussed. A \$20 phone card is given to all members deploying more than 30 days with the compliments of the Air Force Aid Society.

Call to 784-4228 to reserve a seat.

Spouses are welcome and encouraged to attend any of these briefings.

WorkKeys assessment

Get the competitive edge in today's work force by taking the free WorkKeys Skills Assessment. Recognized by 18 states, the WorkKeys assessment certificate gives employers a quantitative look at your skill levels. The testing is 9 a.m. to noon June 23. Reserve your seat today, space is limited.

Heart Link program increases awareness

Heart Link, a program designed for people who have been an Air Force spouse for five years or less, is 8:30 a.m. to 2:30 p.m. June 23.

The Heart Link Program increases spouse awareness of the Air Force mission, customs, traditions, protocols and available resources and services.

Lunch and child care are free.

Make your move smooth

Smooth Move Overseas is 8:30 to 11 a.m. on June 27. Make your move as stress-free as possible with this helpful class.

Sponsor training is held Mondays. Check the Family Support Center calendar for times. All unit sponsors are required to attend this training session.

Spouses coffee

Spouses Coffee is an informal get together for all spouses to swap information and interact. Different base organizations occasionally speak and give information on their services. Young children have small activities to do with their parents. Light snacks are provided. The next meeting is 10 to 11:30 a.m. June 30.



FEATURE

BATTLE FOR YOUR BUCK

Continued from Page 1

sonal experience with the payday loan industry.

Mr. Brown's spiral into debt began when he came into the military after being out of work for almost a year. Bills followed him and while the process was slow, he was able to pay them. "Things were going along pretty good but there was an unexpected death in my family." He borrowed money from Air Force Aid to help with his own transportation, but needs arose in his extended family with which he felt compelled to help.

Upon returning home, Mr. Brown was then unable to take care of financial needs for his immediate family, prompting him to go to payday loan stores in Clovis. This way of life became a vicious cycle of borrowing money and paying it off.

"Once we got everything taken care of and paid off, things would be fine and something would happen and there would not be enough money to cover something, so we'd do it again. It's just a repetitive cycle that seems to never end," he said.

Various family health problems required Airman Brown and his wife to make long trips home, driving them further into debt with each trip. He said the loans he had taken out became "one on top of the other; it just got to the point where there were too many [loans]." Airmen do not realize that compounding the loans intensifies the problems after a temporary relief, he said.

Even though Mr. Brown made payments on time, the stores would call his home the day the payment was due offering to raise the amount of the loan. He said the companies he dealt with would offer him the incentive of a bigger loan for referring others to become customers adding the

company would do "anything they can do to get more people in."

Airmen used to ask Mr. Brown about going to payday loan stores after hearing that he has done business with them. "I tell them, 'If I had it to do over again, I wouldn't,'" he said.

"The only difference between these places [payday loan stores] and ... loan sharks is you don't have somebody trying to break your legs. There were times I wished somebody would come to my house and break my legs," said Airman Brown.

Mr. Brown is slowly working his way through paying off the debts he acquired during the past four years in doing business with payday loan stores during his time at Cannon. While taking responsibility for the debt he has acquired, that does not make the repayment process any easier.

Nor does his earnestness in paying down the debt give him something to look forward to on payday. "Everybody says, hey Friday's payday. I say yeah, it's payday and I go to town [to repay the loan]. I spend my whole check before I realize I've even gotten it. Where's the reward in that?"

The payday loan industry makes its profit by extending easy-to-get loans to those who usually have little or no credit. Borrowers sign contracts to repay the principle with interest in 14 days.

The amount of interest charged is what causes watchdog and other consumer groups, along with the Department of Defense (<http://www.gao.gov/new.items/d05349.pdf>) to call the payday loan industry such names as "predators" due to what they consider to be unsavory practices and unconscionable interest rates.

For borrowers in New Mexico, which has no cap in

interest rates governing the payday loan industry, it is plausible to pay "more than a thousand dollars on a loan of as little as \$300, equal to a 500 percent annual interest rate," according to the New Mexico's Attorney General's Web site at <http://www.ago.state.nm.us>.

Borrowers rarely experience a change in their financial situation in two weeks, which means they usually do not have the money to pay the loan in full when it comes due. "Anyone who borrows \$485 does not have \$572 in 14 days to pay it back," said Chief Master Sergeant Gary Ashmore, former 27th Equipment Maintenance Squadron first sergeant.

At this point, the transaction begins to repeat, causing the borrower to become further entrenched in the fiscal debt spiral. This is because borrowers are given the option to pay the entire amount due, or only pay the interest and return in another 14 days to refinance the loan.

National debate has risen concerning whether the payday loan industry targets military personnel, but former Joint Chiefs of Staff Admiral J.L. Johnson said there is "no question that military families are among the 'targeted group.'"

"A preponderance of payday lenders and cash advance offices are located in the immediate vicinity of our military bases," said Admiral. Johnson, according to <http://www.consumersunion.org> website, confirming the allegations of those lobbying for tighter regulations for the payday loan industry.

Master Sgt. Keith Adams, 27th Component Maintenance Squadron Egress Non-Commissioned Officer, describes

Airmen doing business with payday loan and other quick cash stores as a "pandemic that is really preying on the younger troops and is causing pain and headaches to them, as well as to sergeants and commanders."

"Despite their advertising, their intentions are always the bottom dollar. With military folks, they've got a guaranteed paycheck, they will get paid," said Sergeant. Adams.

"These places know the first and the fifteenth that you are going to be getting a check and if something comes up that you don't come by or you don't drop your payment, or you're not there to make it, they know who to call," said Mr. Brown. He also said that these businesses will call the shop or talk to the first sergeant, which can make an Airman's situation worse if supervisors are not aware that a troop is having financial problems.

Phone calls have come to his work, and his home. "They make it seem like if you will come down they will work things out, but it only serves their purpose to cause you to owe them more money," said Mr. Brown.

A review of a Clovis/Port

ales phone book yellow pages show payday, title and quick cash loans companies in the Cannon area outnumber banks almost two to one.

Payday loans appear to affect Airmen on a national level, but Chief Ashmore tries to quash an Airman's temptation to do business with the payday loan industry by keeping copies of payday loan stores and their rates on a bulletin board for all his Airmen to see. He also uses every opportunity to speak out against the potential harm for Airmen.

"Whenever I get the chance to brief people in any form, I try to make sure they know these people are not their friends, they are in the business to make money. This is one of my pet peeves, one of my pet projects, to keep people away from predators of this nature," said Chief Ashmore.

"[The payday loan stores] are not doing them any favors, are not helping them to establish credit and are not out for anyone's benefit but their own," said Chief Ashmore. "[Loans] should not cost 600 percent interest."

Next week: "The battle for your buck: financial vulnerabilities



PHOTO BY GREG ALLEN

The payday loan industry makes its profit by extending easy-to-get loans to those who usually have little or no credit. New Mexico has no cap on the interest rates and can reach 500 percent.



SERVICES

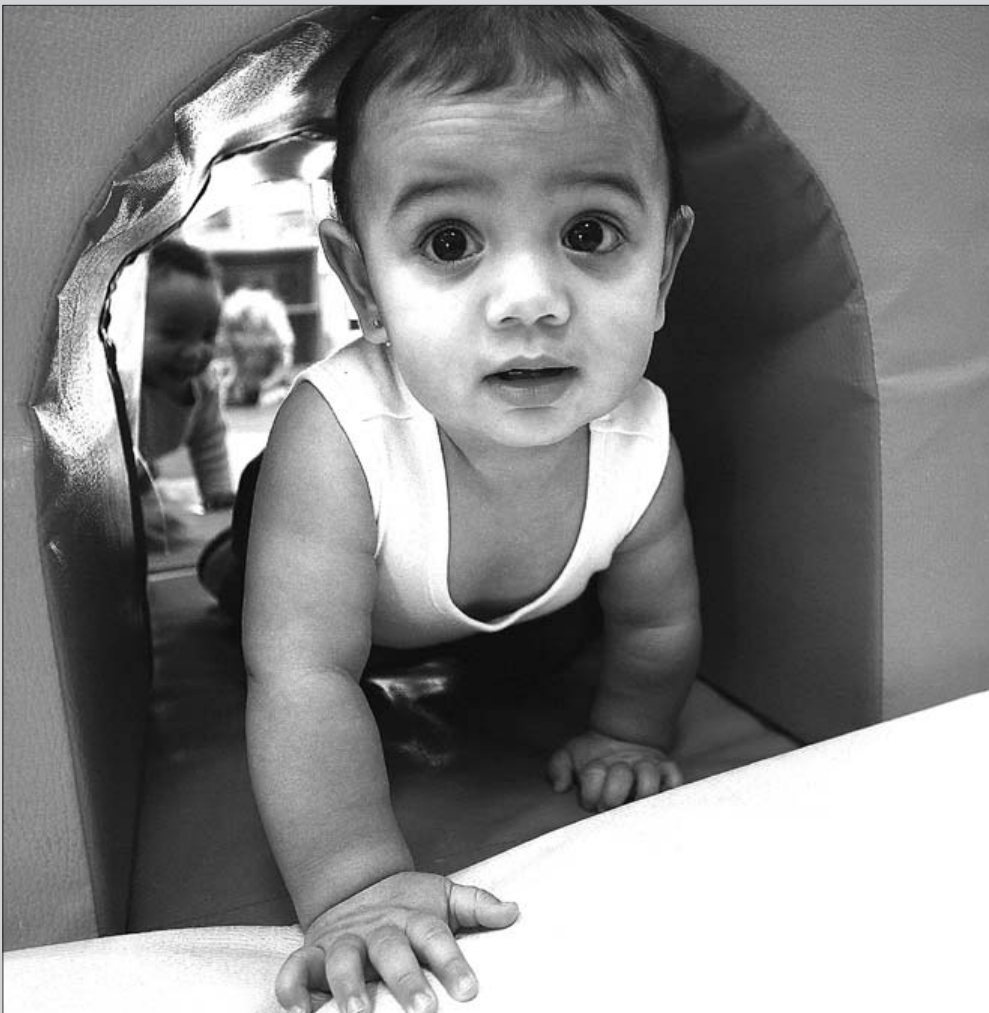


PHOTO BY STAFF SGT. TONY TOLLEY

Summertime eats

Children across the Clovis-Portales area may have many things to do this summer, but concern about meals is not one of them. The United States Department of Agriculture Summer Food Service program will provide free breakfasts from 8 to 9 a.m. and lunches from 11:30 a.m. to 1 p.m. at the Clovis Community Center. They will also provide lunches from 11:30 a.m. to 12:30 p.m. at the Red Barn in Portales. Children 18 years old and under eat free, while adults can also purchase the meals for \$2.50. Extra milk is 25 cents per carton. Last summer, about 100 children received breakfast, and about 250 ate lunch in Clovis, while 100 received lunches in Portales, said Kristi Taylor, assistant for the Communities Activities Center.



What's happening?

**Today**

Summer Reading Program at Cannon Library
 Penny Pincher Special – Side Salad and half a
 Grilled Chicken Sandwich \$3 Members First
 Seafood Buffet – 11 a.m. at The Landing
 Movies and Popcorn – 1:30 to 3:30 p.m. at the
 Clovis CC*
 Yu-Gi-Oh Challenge Plus – 4 p.m. at the Clovis
 Community Center

Saturday

Block Party – 11 a.m. at the Portales CC
 Schools Out Party – 6 to 9 p.m. at Cannon Lanes

Sunday

Free Billiards – 3:30 p.m. at The End Zone
 Dart League – 6:30 p.m. at The End Zone

Monday

Penny Pincher Special – Side Salad and half a

Grilled Chicken Sandwich \$3 Members First
 All American Buffet – 11 a.m. to 1 p.m. at The
 Landing
 Uno Challenge – 3 to 5 p.m. at the Clovis Commu-
 nity Center
 Community Theater – 6:30 p.m. at the Central CC*

Tuesday

Penny Pincher Special – Side Salad and half a
 Senior Golf League – 9 a.m. at WWGC*

Wednesday

Penny Pincher Special – Side Salad and half a
 Grilled Chicken Sandwich \$3 Members First
 Italian Buffet – 11 a.m. at The Landing
 Kids in the Kitchen – 1 p.m. at the Portales Com-
 munity Center
 Foosball Tournament – 5 to 6 p.m. at the Portales
 CC*
 Chicken or Steak Fajitas – 5 p.m. at The Landing

Thursday

Penny Pincher Special – Side Salad and half a
 Grilled Chicken Sandwich \$3 Members First
 Ping Pong Tournament – 3 to 5 p.m. at the Clovis
 CC



* CC — Community Center WWGC — Whispering Winds Golf Course CDC — Child Development Center



UNITED STATES AIR FORCE SERVICES PRESENTS

LOVE

what's love?

top in blue world tour 2006

at&t

USAF SERVICES
Combat Support & Community Service

Coca-Cola

Friday, June 23
Marshall Jr High
Show starts at 8 pm

CC
community center
Air Force Services

Clovis NEWS JOURNAL

General admission and seating

Cannon Federal Credit Union
Worldwide Access

P.O. Box 2088, Clovis, New Mexico, 88102-2080 • www.cannonfca.org • cannon2088@direway.com • Ph. 791-3353 • Fax 791-5287

No federal endorsement of sponsor intended



THE LIGHTER SIDE

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62					63				64					

Little-known USAF places
By Capt. Tony Wickman
71st Flying Training Wing

ACROSS

- 1. Florida AS
- 8. ACC location in Canada (pt.1)
- 12. '70s spoon-bender Geller
- 13. Picnic crasher
- 14. Military ed. office person (abbrev.)
- 15. Internal organs
- 16. Sprinter Carl
- 19. Snakelike fishes
- 20. USAF enlisted PME
- 22. North Dakota air station
- 26. Constrictor
- 27. Beasts
- 28. Damage
- 31. Circle
- 32. Police officer
- 33. Actress Lupino
- 34. Actor Elliot
- 35. VCR setting
- 36. "Round ____ in a square hole"
- 37. Computer maker
- 38. Crustaceans
- 40. Lyrical poem
- 41. Prohibit
- 42. Mineral and baby
- 43. Terminate

- 44. '30s actress ____ May Oliver
- 45. Inventor Whitney
- 46. Part 2 of 8 ACROSS
- 48. Window edge
- 51. Base in Bosnia-Herzegovina
- 52. Utensil
- 53. Tail marking for 149th FW
- 55. Lubbock school (abbrev.)
- 56. Primary color
- 58. Aquatic mammal
- 59. Jowl
- 61. Rapper Dr. ____
- 62. Turner who led slave insurrection
- 63. Giants great Ott
- 64. Person in distress?

DOWN

- 1. Driving crime
- 2. Pot
- 3. USAF location in Alaska
- 4. Distant
- 5. USAF auxiliary field in Nevada
- 6. Acronym for time to separation
- 7. State home to Dover AFB
- 8. New Hampshire AFS (pt.1)
- 9. Wicker twig
- 10. Thorny flower
- 11. Towel marker

- 17. Summation
- 18. Marmalade
- 20. Lincoln and Vigoda
- 21. 1999 movie Run ____ Run
- 22. Massachussetts AFS
- 23. Contest
- 24. Frilly fabrics
- 25. Third eye?
- 28. Rodents
- 29. Summer drink
- 30. Scarce
- 36. Public TV network
- 37. Compute
- 39. Pie ____ mode
- 40. California AFS
- 41. Part 2 of 8 DOWN
- 43. Extracted by a solvent
- 44. Fashion magazine
- 45. Kitchen extension
- 46. Poets
- 47. Sing
- 49. Smidgen
- 50. NFL Hall of Famer Ronnie
- 54. Hole-in-one
- 57. Before, in olden days
- 60. Tail marking for 388th FW



Unit Spotlights



Cannon graduates from the Kirtland Noncommissioned Officer Academy Class 06-04

Tech. Sgt. Mark Stewart, 27th Aircraft Maintenance Squadron - recipient of the John L. Levitow award

Tech. Sgt. David Collinsworth,
27th Logistics Readiness Squadron

Tech. Sgt. Gary Lawson,
27th Aircraft Maintenance Squadron

Tech. Sgt. Micheal Phillips,
27th Civil Engineer Squadron

Tech. Sgt. Kent Creamer,
27th Maintenance Group

Tech. Sgt. Drew Martin,
27th Maintenance Group

Tech. Sgt. James Rudloff,
27th Fighter Wing

Tech. Sgt. David Czerwinski,
27th Communications Squadron

Tech Sgt. Thomas McDowell,
27th Logistics Readiness Squadron

Tech. Sgt. Jake Salinas,
27th Component Maintenance Squadron

Tech. Sgt. Simon Fontaine,
27th Equipment Maintenance Squadron

Tech. Sgt. Lonnie Mitchell,
27th Maintenance Operations Squadron

Tech. Sgt. Robert Tibi,
27th Equipment Maintenance Squadron

Tech. Sgt. Russell Hawkins,
27th Equipment Maintenance Squadron

Tech. Sgt. James Pitts,
27th Security Forces Squadron

Tech. Sgt. Davis Watkins,
27th Maintenance Operations Support Squadron

Chapel Schedule

CATHOLIC

The Sacrament of Reconciliation is at 8:30 a.m. Sundays and 4 to 4:30 p.m. the third Sunday of the month.

Sunday Mass	9:30 a.m. and 5 p.m.
Weekday Mass	12:05 p.m. M,W,F
Religious Education (grades K-6)	10:45 a.m. Sunday
LifeTeen youth ministry (grades 7-12)	6 p.m. Sunday

PROTESTANT

Little Blessings children's class (under four years old) is available during all services and Wednesday ministries.

Sunday Services:

Traditional Service	8 a.m.
Contemporary Service	11 a.m.
Fellowship	Noon
Inspirational	12:30 p.m.

Wednesday Services

Prepared meal (small donation requested)	5:30 p.m.
AWANA (Three years old to 6th grade)	6:15 p.m.
CrossFaith (grades 7-12)	6:15 p.m.
Alpha Course (Cyber Café)	6:15 p.m.
Old Fashioned Bible Study	6:15 p.m.

At the Movies

The Cannon Movie Theater is located on the corner of Torch and D.L. Ingram.
Movie prices are \$3.50 for adults, \$1.75 for children and \$1 for all viewers on Thursdays.

Scary Movie 4

Today and Saturday at 7 p.m.

Description: The Scary Movie gang is back with send-ups of "War of the Worlds," "The Grudge," "The Village," "Saw," "Saw II," "Million Dollar Baby," and much more. Legendary comedy director David Zucker and producer Bob Weiss reunite to take aim at some of the best fright films, the latest box office hits, music, current events, pop culture and your favorite celebrities.

PG-13 – Crude and sexual humor throughout, some comic violence and language

Running time: 83 min.

The Sentinel

Saturday at 4 p.m. and Sunday at 7 p.m.

Description: Pete Garrison is a decorated Secret Service Agent and is the president's last line of defense who is wrongly suspected of targeting the president for assassination. He uses his skills to try and prove his innocence as he is tracked by his equally adept student.

PG-13 – some intense action violence and a scene of sensuality

Running time: 108 min.

The Wild

Saturday at 1 p.m. and Sunday at 4 p.m.

Description: An assortment of animals discover what a jungle New York can be in this computer-animated comedy.

G

Running time: 85 min.



FITNESS AND HEALTH

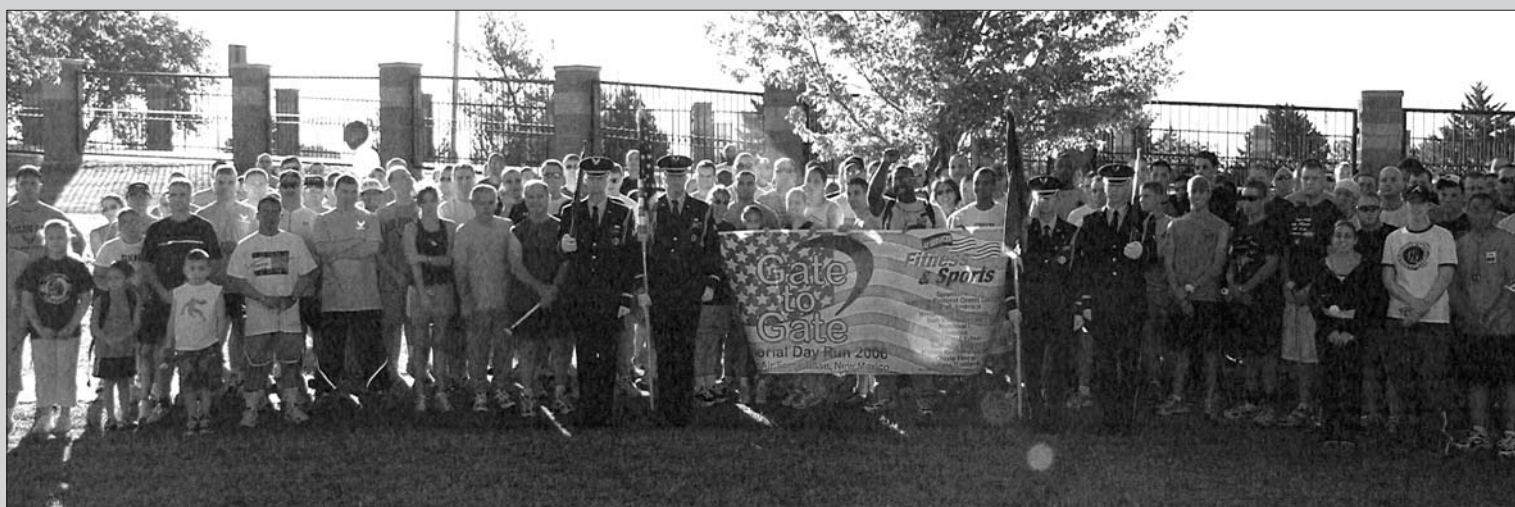


PHOTO BY STAFF SGT. APRIL WICKES

Gate-to-gate run draws a crowd

Runners gathered May 25 in preparation for the 5.5 mile Gate-to-Gate run that began at the Portales Gate and ended at Unity Park by the Main gate. Runners then placed flowers at the Memorial Wall to commemorate Memorial Day. Family member Jason Garcia was the top male finisher with a time of 33:05, while Capt. Mila French, 27th Aeromedical Dental Squadron, was the fastest woman, with a time of 44:23.

SPORTS SHORTS

Darts League

League forming – The Cannon Dart league is looking for new players and teams. The '06 fall league begins Sept. 28.

For more information contact: Master Sgt. Wendell Pugh at 784-2332.

Cannon Lanes

Moonlight & Music – 6 p.m. to midnight June 17 at a cost of \$2 per game. Lights over the lanes will be off, and there will be music to bowl by.

Fathers Day Special – Noon to 5 p.m., June 18. Dads bowl up to three games free, with free shoe rental when accompanied by children or spouse. The entire family can bowl at regular open bowling rates.

Cosmic Bowling – June 24, 6 p.m. to midnight The cost is \$2 per game.

Family Bowl-a-Rama – 6-9 p.m. June 30 for \$12 per

lane. Price includes shoes and one pitcher of soda. Lanes must be assigned between 6 to 7 p.m.

Summer activities

Through Aug 15

Monday – Coca Cola Bowling 8 a.m. to 2 p.m. The cost is \$1.50 per game. Win a two liter of Coke with a strike on a red head pin. Limit one win per game.

Wednesdays – Have a Ball League – 10 a.m. This league starts June 8 for 10 weeks of bowling. The cost is \$7 per child, for three games per week. Bowl at least nine weeks and receive a bowling ball. Open to children ages 5-16 years.

Thursdays and Fridays – Childrens Hour – 10 a.m. to 4 p.m. The first child, 12 or under, bowls free when the parent bowls at regular price. The second child bowls for \$1 per game and each additional child bowls

for 50 cents per game.

Outdoor Recreation

Boater Safety Course will be offered at Fort Sumner Lake. This course is mandatory before renting powered watercraft from Outdoor Recreation.

The courses are offered June 16 and Aug 11 and cost \$20 per person. For more information, call 784-2773.

Family Boating Play Day

– June 17 at Ute Lake State Park near Logan, N.M. The cost is \$15 per person. Transportation, barbecue picnic lunch, games, boats, drinks and snacks, water toys to include pull tubes, wake boards and water skis are included in the price. Sign up deadline is June 12. For more information, call 784-2773.

Garden of the Gods – A Mountain Biking Trip at Colorado Springs, Colo. will be July 14-17.

There will be outdoor camping and biking

through a premier trail system.

The trip limited to 11 participants.

Included in \$80-\$100 price is transportation, camping fees and gear, a guide, four meals and snacks.

The sign up deadline: is July 7.

For more information, call 784-2773.

Beginner white water kayaking

– July 22-23 at Kirtland Air Force Base. The cost is \$75-\$90 per person.

Learn to kayak down New Mexico's Rio Grande River. Initial lessons will be at Kirtland's indoor swimming pool.

For more information, call 784-2773.

Youth Sports Instructional Programs

– Sign up for cheerleading, dance, yoga and preschool tumble. The classes will be on Tuesdays and Thursdays at the Youth Center. The cost is \$30 per child per month.

Fitness Center events calendar

Today

Yoga

5:30 - 6:30 a.m.

8:30 - 9:30 a.m.

Saturday

Yoga

8 - 9 a.m.

Sunday

No Classes

Monday

Yoga

5:30 - 6:30 a.m.

8:30 - 9:30 a.m.

Cardio Cycling

11:45 a.m. - 12:30 p.m.

Yoga

5:30 - 6:30 p.m.

Tuesday

Cardio Cycling

5:30 - 6:15 a.m.

9 - 10 a.m.

Aerobics

5:30 - 6:30 p.m.

Wednesday

Yoga

5:30 - 6:30 a.m.

8:30 - 9:30 a.m.

Cardio Cycling

11:45 a.m. - 12:30 p.m.

4 - 5 p.m.

Aerobics

5:30 - 6:30 p.m.

Thursday

Cardio Cycling

5:30 - 6:15 a.m.

Step Aerobics

5:30 - 6:30 p.m.